

In re:
Aleksandor Vulfov
Lioudmila k. Vulfov
Debtors

Case No. 18-18463-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 07, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Aleksandor Vulfov, Lioudmila k. Vulfov, 284 Hudson Court, Holland, PA 18966-2754
14577130	+ Diana M. Dixon, Esq., 107 N. Broad Street, Suite 307, Doylestown, PA 18901-3755

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 08 2024 00:01:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14270780	+ EDI: BANKAMER2	Jun 08 2024 03:50:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14261765	+ Email/Text: bankruptcy@cavps.com	Jun 08 2024 00:01:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14276622	+ Email/Text: RASEBN@raslg.com	Jun 08 2024 00:00:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14254118	EDI: DISCOVER	Jun 08 2024 03:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14252234	+ EDI: IRS.COM	Jun 08 2024 03:50:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14263883	Email/PDF: resurgentbknofications@resurgent.com	Jun 08 2024 00:18:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14273475	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 08 2024 00:01:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
14326290	Email/Text: Bankruptcy.Notices@pnc.com	Jun 08 2024 00:00:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14279361	EDI: PRA.COM	Jun 08 2024 03:50:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14261984	EDI: PENNDEPTREV	Jun 08 2024 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14261984	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 08 2024 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14271889	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 08 2024 00:00:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14509910	+ Email/Text: bknotices@sns.com	Jun 08 2024 00:01:00	US Bank Trust, NA as Trustee of the Cabana Series, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

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TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com
BRIAN E. CAINE	on behalf of Creditor US Bank Trust National Association as Trustee of the Cabana Series IV Trust bcaine@parkermccay.com BKcourtnotices@parkermccay.com
DENISE ELIZABETH CARLON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
DIANA M. DIXON	on behalf of Debtor Aleksandor Vulfov dianamdixonesq@gmail.com
DIANA M. DIXON	on behalf of Joint Debtor Lioudmila k. Vulfov dianamdixonesq@gmail.com
JASON BRETT SCHWARTZ	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
JONATHAN C. SCHWALB	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bankruptcy@friedmanvartolo.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
KEVIN G. MCDONALD	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
LAUREN MOYER	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bkecf@friedmanvartolo.com
ROGER FAY	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust rfay@alaw.net bkecf@milsteadlaw.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1	<u>Aleksandor Vulfov</u>	Social Security number or ITIN	xxx-xx-4544
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lioudmila k. Vulfov</u>	Social Security number or ITIN	xxx-xx-4022
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-18463-amc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Aleksandor Vulfov
aka Alex Vulfov

Lioudmila k. Vulfov
aka Lioudmila Kim

6/6/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.